

**ASSOCIATED RECOVERY SYSTEMS**
A DIVISION OF ARS NATIONAL SERVICES, INC.

P.O. BOX 469046

ESCONDIDO, CA 92046-9046

(800) 707-1976 FAX: (866) 422-0765

www.PayARS.com

June 8, 2007

DOLORES M HERRERA

7258 - 4922

2080 SW EXPRESSWAY APT 66

SAN JOSE CA 95126-4672

**ACCOUNT IDENTIFICATION**

Re: Citibank

Account: 5528150046300724

ARS Acct No: 12108688

Balance: \$7748.68

Dear Sir/Madam:

Tired of talking to bill collectors? Want to resolve this once and for all?

For a limited time only, our client will aid you in these difficult times. They are willing to entertain settlement offers below any previous settlement offer.

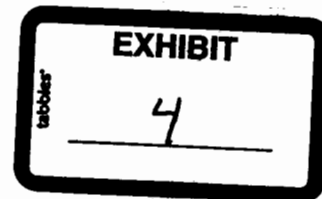
Call us today and make us an offer.

Wouldn't it be great to have this paid!

Sincerely,

Gordy Mack

Account Representative

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)



IF YOU LIVE IN CALIFORNIA THIS APPLIES TO YOU

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

IF YOU LIVE IN COLORADO THIS APPLIES TO YOU

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM

IF YOU LIVE IN MASSACHUSETTS THIS APPLIES TO YOU

Massachusetts address: 15 Union Street, Lawrence, MA 01840

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

IF YOU LIVE IN MINNESOTA THIS APPLIES TO YOU

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

IF YOU LIVE IN NEW YORK THIS APPLIES TO YOU

New York City Department of Consumer Affairs License numbers 1020790, 1164236, 1239505, 1239507.

IF YOU LIVE IN TENNESSEE THIS APPLIES TO YOU

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [201 W. Grand Ave., Escondido, CA 92046]

IF YOU LIVE IN WASHINGTON THIS APPLIES TO YOU

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.

IF YOU LIVE IN NORTH CAROLINA THIS APPLIES TO YOU

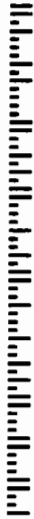
ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237

Department # 5996
P.O. Box 1259
Oaks, PA 19456



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FIRST-CLASS

